



- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☒ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
-

- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- Santander Consumer CL#9
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☐ K. Additional Terms and Conditions:
- 

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after

the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 10/11/2022

  
jsf  
United States Bankruptcy Judge  
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

In re:  
Dean A Lockard  
Lisa A Lockard  
Debtors

Case No. 22-70207-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Oct 11, 2022

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dean A Lockard, Lisa A Lockard, 95 Dixon Road, Clymer, PA 15728-1001
15490966	+ Aas Debt Rec, Pob 129, Monroeville, PA 15146-0129
15500497	Allegheny General Hospital, 428 East Avenue, Pittsburgh, PA 15212
15500501	+ Conemaugh Memorial Medical Center, PO Box 16243, Pittsburgh, PA 15242-0243
15492832	+ First Commonwealth Bank, c/o Stephen M. Elek, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15490972	+ Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15500508	+ Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15490967	+ Email/Text: ally@ebn.phinsolutions.com	Oct 12 2022 08:59:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15492323	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 12 2022 08:59:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
15490968	+ Email/Text: bk@avant.com	Oct 12 2022 09:00:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15500500	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2022 09:11:02	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15490969	+ Email/Text: bankruptcy@consumerportfolio.com	Oct 12 2022 09:00:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
15500503	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2022 09:10:58	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15506827	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2022 09:00:00	Deutsche Bank National Trust at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15492334	Email/Text: mrdiscen@discover.com	Oct 12 2022 08:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15490970	+ Email/Text: mrdiscen@discover.com	Oct 12 2022 08:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15490971	Email/Text: collecadminbankruptcy@fnni.com	Oct 12 2022 08:59:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15496420	Email/Text: collecadminbankruptcy@fnni.com	Oct 12 2022 08:59:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: Oct 11, 2022

Form ID: pdf900

Total Noticed: 30

15500506	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 12 2022 08:59:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15500510	^ MEBN	Oct 12 2022 08:58:22	KML Law Group, BNY Mellon Independence Center, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15490973	+ Email/Text: processing@keybridged.com	Oct 12 2022 09:00:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15507954	Email/Text: ktramble@lendmarkfinancial.com	Oct 12 2022 08:59:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15491954	Email/PDF: resurgentbknofications@resurgent.com	Oct 12 2022 09:10:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15490974	^ MEBN	Oct 12 2022 08:57:55	Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
15499066	+ Email/Text: camanagement@mtb.com	Oct 12 2022 08:59:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15490975	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 12 2022 09:21:25	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15490976	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 12 2022 09:00:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15493938	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 12 2022 09:00:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15490977	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2022 09:00:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15505253	Email/PDF: ebn_ais@aisinfo.com	Oct 12 2022 09:10:37	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15500496	*+	Aas Debt Rec, Pob 129, Monroeville, PA 15146-0129
15500498	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494848	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
15500499	*+	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15500502	*+	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
15500504	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15500505	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15500507	*+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15500509	*+	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15500511	*+	Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
15500512	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15500513	*+	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15500514	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: auto

Page 3 of 3

Date Rcvd: Oct 11, 2022

Form ID: pdf900

Total Noticed: 30

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-6, Asset-Backed Certificates, Series 2006-6 bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Lisa A Lockard ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor Dean A Lockard ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-6, Asset-Backed Certificates, Series 2006-6 ckohn@hoflawgroup.com

TOTAL: 6